

2768

as per

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of
Keresman, III, et al.

) Examiner:

) Serial No.: 09/488,297

) Art Unit:

RECEIVED

) Filed: January 20, 2000

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) For: **SECURE AND EFFICIENT
PAYMENT PROCESSING
SYSTEM**

Group 2700

) Attorney Docket No.:
) PRA 2 0001

) Cleveland, Ohio 44114
) April 20, 2000

#1

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, 1.98 and MPEP § 609, applicants herewith submit the following Information Disclosure Statement concerning art of which the applicants are aware. Copies of the mentioned art and PTO Form 1449 are enclosed herewith.

3,806,874 - Ehrat
4,720,860 - Weiss
4,747,050 - Brachtl, et al.
4,799,156 - Shavit, et al.
4,800,590 - Vaughan
4,885,778 - Weiss
5,168,520 - Weiss
5,233,655 - Shapiro
5,237,614 - Weiss
5,361,062 - Weiss, et al.
5,479,512 - Weiss
5,479,519 - Weiss
5,557,518 - Rosen
5,590,197 - Chen, et al.

5,657,388 - Weiss
5,715,314 - Payne, et al.
5,742,684 - Labaton, et al.
5,757,917 - Rose, et al.
5,781,632 - Odom
5,790,667 - Omori, et al.
5,790,677 - Fox, et al.
5,809,144 - Sirbu, et al.
5,825,881 - Colvin, Sr.
5,826,245 - Sandberg-Diment
5,887,065 - Audebert
5,909,492 - Payne, et al.
5,937,068 - Audebert
5,956,699 - Wong, et al.
5,988,497 - Wallace
5,991,411 - Kaufman, et al.
5,991,413 - Arditti, et al.
5,995,626 - Nishioka, et al.
5,999,624 - Hopkins
6,005,939 - Fortenberry, et al.
6,014,650 - Zampese

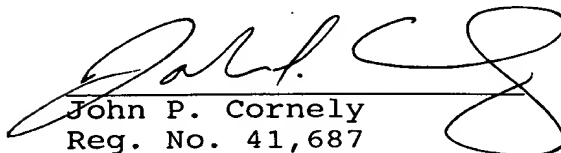
Under Rule 98(a)(3), no concise explanation of relevance is required for information that is in the English language. Accordingly, the enclosed art requires no further explanation.

It is believed that this Information Disclosure Statement is being submitted before a first Office Action. Accordingly, no fee is necessary under Rule 97(b)(3). Furthermore, under Rule 97(e)(1), the undersigned certifies that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement and accordingly no fee is necessary. However, should a fee be

deemed necessary, it may be charged to Deposit Account No. 06-0308.

Respectfully submitted,

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CERTIFICATE OF MAILING

I hereby certify that this **INFORMATION DISCLOSURE STATEMENT** is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner of Patents, Washington, D.C. 20231, on April 20, 2000.


Iris E. Nauth

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